plurality of product discounts from said personal computer to said main computer over said computer network;

generating token data depending on said selection data;

transmitting said token data from said main computer to said personal computer over said computer network;

identifying said token data in a retail store in association with items being purchased at said retail store;

determining discount items being purchased corresponding to said at least one product discount from said identified token data; and

generating a purchase incentive based on said discount items.

33. The method of claim 32, wherein said step of generating said purchase incentive comprises generating an instantly redeemable voucher.

34. The method of claim 32, wherein said step of generating said purchase incentive comprises generating a voucher that is redeemable on a subsequent visit to said retail store.

35. The method of claim 32, further comprising generating a shopping list based on said selected product discounts.

36. The method of claim 35, further comprising transmitting said shopping list from said main computer to said personal computer over said computer network.

37. The method of claim 32, wherein said step of transmitting said promotion data comprises transmitting promotion data identifying a plurality of product discounts from a specified product manufacturer.

38. The method of claim 32, wherein said step of transmitting said promotion data comprises transmitting promotion data identifying a plurality of product discounts from a specified retailer.

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39. The method of claim 32, wherein said step of transmitting said promotion data comprises transmitting promotion data identifying a plurality of product discounts from a specified product manufacturer and from a specified product retailer.

40. The method of claim 32, wherein said step of transmitting said promotion data comprises transmitting promotion data identifying a plurality of product discounts on a basis of demographic data stored in a personal database of a consumer.

41. The method of claim 32, wherein said step of transmitting said promotion data comprises transmitting promotion data identifying a plurality of product discounts on a basis of a frequency of usage of tokens by a consumer.

42. The method of claim 32, wherein said step of transmitting said promotion data comprises transmitting promotion data identifying a plurality of product discounts on a basis of a frequency of usage of product discounts by a consumer.

43. The method of claim 32, wherein said step of identifying said token data comprises identifying said token data by scanning a token having said token data therein.

44. The method of claim 32, wherein said computer network comprises one of an intranet and the Internet.

45. A system for distributing purchasing incentives to consumers, comprising:

a computer network;

at least one personal computer;

a main computer coupled to said at least one personal computer via said computer network and configured to transmit promotion data identifying a plurality of product discounts to said at least one personal computer over said computer network;

said at least one personal computer configured to display said plurality of product discounts based on said promotion data;

said at least one personal computer configured to transmit selection data designating at least one product discount selected from said plurality of product discounts to said main computer over said computer network;

said main computer configured to generate token data depending on said selection data;

said main computer configured to transmit said token data to said at least one personal computer over said computer network;

a retail store configured to identify said token data in association with items being purchased at said retail store;

said retail store configured to determine discount items being purchased corresponding to said at least one product discount from said identified token data; and

said retail store configured to generate a purchase incentive based on said discount items.

46. The system of claim 45, wherein said retail store is configured to generate an instantly redeemable voucher as said purchase incentive.

47. The system of claim 45, wherein said retail store is configured to generate a voucher that is redeemable on a subsequent visit to said retail store as said purchase incentive.

48. The system of claim 45, wherein said main computer is configured to generate a shopping list based on said selected product discounts.

49. The system of claim 48, wherein said main computer is configured to transmit said shopping list to said at least one personal computer over said computer network.

50. The system of claim 45, wherein said main computer is configured to transmit promotion data identifying a plurality of product discounts from a specified product manufacturer.

51. The system of claim 45, wherein said main computer is configured to transmit

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promotion data identifying a plurality of product discounts from a specified retailer.

52. The system of claim 45, wherein said main computer is configured to transmit promotion data identifying a plurality of product discounts from a specified product manufacturer and a specified product retailer.

53. The system of claim 45, wherein said main computer is configured to transmit promotion data identifying a plurality of product discounts based on demographic data stored in a personal database of a consumer.

54. The system of claim 45, wherein said main computer is configured to transmit promotion data identifying a plurality of product discounts based on a frequency of usage of tokens by a consumer.

55. The system of claim 45, wherein said main computer is configured to transmit promotion data identifying a plurality of product discounts based on a frequency of usage of product discounts by a consumer.

56. The system of claim 45, wherein said retail store is configured to identify said token data by scanning a token having said token data therein.

57. The system of claim 45, wherein said computer network comprises one of an intranet and the Internet.

58. A computer program product comprising a computer storage medium having a computer program therein for distributing purchasing incentives to consumers, said computer program performing the steps of:

transmitting promotion data identifying a plurality of product discounts from a main computer to a personal computer over a computer network;

displaying said plurality of product discounts at said personal computer based on said promotion data;

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transmitting selection data designating at least one product discount selected from said

plurality of product discounts from said personal computer to said main computer over said

computer network;

generating token data depending on said selection data;

transmitting said token data from said main computer to said personal computer over

said computer network;

identifying said token data in a retail store in association with items being purchased at

said retail store;

determining discount items being purchased corresponding to said at least one product

discount from said identified token data; and

generating a purchase incentive based on said discount items.

59. The computer program product of claim 58, wherein said step of generating said

purchase incentive comprises generating an instantly redeemable voucher.

60. The computer program product of claim 58, wherein said step of generating said

purchase incentive comprises generating a voucher that is redeemable on a subsequent visit to

said retail store.

61. The computer program product of claim 58, further comprising generating a

shopping list based on said selected product discounts.

62. The computer program product of claim 58, further comprising transmitting said

shopping list from said main computer to said personal computer over said computer network.

63. The computer program product of claim 58, wherein said step of transmitting said

promotion data comprises transmitting promotion data identifying a plurality of product

discounts from a specified product manufacturer.

64. The computer program product of claim 58, wherein said step of transmitting said

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